

# UNDERSTANDING SPAM TEXT MESSAGES

## How to Recognize and Avoid Them

### WHAT IS A SPAM TEXT MESSAGE?

- Scammers send fake text messages to trick you into giving them your personal information like your password, account number, or Social Security number. If they get that information, they could gain access to your email, bank, or other accounts. Or they could sell your information to other scammers.
- The scammers use a variety of ever-changing stories to try to rope you in. They may:
  - ⇒ promise free prizes, gift cards or coupons.
  - ⇒ offer you a low or no interest credit card.
  - ⇒ promise to help you pay off your debt.
- Scammers send fake messages that say they have some information about your account or a transaction. The scammers may:
  - ⇒ say they've noticed some suspicious activity on your account.
  - ⇒ claim there's a problem with your payment .
  - ⇒ send you a fake invoice and tell you to contact them if you didn't authorize the purchase.
  - ⇒ send you a fake package delivery notification.

### Help Avoid SPAM Text Scams! 4 Ways to Protect Yourself:



- **Your Phone** may have an option to filter and block messages from unknown senders or spam.



- **Your Wireless Provider** may have a toll or service that lets you block calls and text messages.



- **Call Blocking Apps** let you block unwanted text messages.



- **Report Spam Text Messages by:**
  - alerting your messaging app
  - copy the message and forward it to 7726 (SPAM) or
  - report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

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NEBRASKA  
SHIP



Report suspected fraud or scams  
to the Nebraska SHIP/SMP!

1-800-234-7119

**PROTECT** Personal Information | **DETECT** Fraud and Scams | **REPORT** Your Concerns

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